

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

Claim 34 (Currently Amended) A method for electronically presenting and paying bills, comprising:

receiving by a service provider first billing information representing a first bill from a first biller ~~and second billing information representing a second bill from a second biller;~~

receiving by the service provider a first notification directive from a first consumer and based at least in part on the received first notification directive, transmitting a notice of availability of at least a portion of the first billing information to a the first consumer; and

automatically directing payment of the first bill by the service provider on behalf of the first consumer; ~~and~~

~~automatically directing payment of the second bill by the service provider on behalf of a second consumer without transmitting a notice of availability of at least a portion of the second billing information to the second consumer, wherein payment of the first bill is and second bills are automatically directed without the service provider receiving a request to pay the respective first bill.~~

Claim 35 (Currently Amended) The method of claim 34 60, wherein:

the first consumer is the same as the second consumer.

Claim 36 (Currently Amended) The method of claim 34 60, wherein:

the first biller is the same as the second biller.

Claim 37 (Currently Amended) The method of claim 34 60, ~~further comprising:~~

~~receiving, prior to transmission of the notice, a consumer directive for~~ wherein the first notification directive instructs the service provider to transmit to the first consumer notices of availability of at least a portion of billing information from the first biller[[:]], and

~~receiving a consumer directive for~~ wherein the second notification directive instructs the
service provider to not transmit to the second consumer notices of availability of at least a
portion of billing information from ~~of~~ the second biller.

Claim 38 (Canceled)

Claim 39 (Previously Presented) The method of claim 34, further comprising:

receiving a request to view the first bill responsive to the transmission of the notice; and
transmitting at least a portion of the first billing information responsive to the received
request to view the first bill;

wherein the automatic direction to pay the first bill by the service provider is made at a
time prior to or subsequent to the transmission of the first bill.

Claim 40 (Currently Amended) The method of claim 34 60, further comprising:

receiving, prior to receipt of the first or second billing information, one or more ~~pre-bill~~
~~instructions~~ pre-bill payment authorizations for the service provider to pay future bills of at least
one of the first biller and the second biller;

wherein the first bill and the second bill are future bills.

Claim 41 (Currently Amended) The method of claim 40, wherein the ~~pre-bill instruction~~ pre-bill
payment authorization includes a directive for the service provider to pay the future bills in an
amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total
amount due of a future bill, or d) a total amount due of a future bill not to exceed a maximum
amount.

Claim 42 (Currently Amended) The method of claim 40, wherein the ~~pre-bill instruction~~ pre-bill
payment authorization identifies a period of time for the service provider to pay future bills of a
~~plurality of~~ one or more billers.

Claim 43 (Currently Amended) The method of claim 40, wherein of the ~~pre-bill instruction~~ pre-

bill payment authorization identifies a payment frequency for the service provider to pay the future bills.

Claim 44 (Currently Amended) The method of claim 40, wherein the ~~pre-bill instruction~~ pre-bill payment authorization excludes a biller account number, and further comprising:

determining a biller account number based upon a received ~~pre-bill instruction~~ pre-bill payment authorization excluding a biller account number.

Claims 45 – 46 (Canceled)

Claim 47 (Currently Amended) A system for electronically presenting and paying bills, comprising:

a communications interface configured to transmit and receive information via a network;
and

a processor configured to receive, from the communications interface, first billing information representing a first bill from a first biller and a first notification directive from a first consumer, to cause the communication interface to transmit a notice of availability of at least a portion of the first billing information to a the first consumer based at least in part on the first notification directive, to automatically direct payment of the first bill on behalf of the first consumer, ~~to receive, from the communications interface, second billing information representing a second bill from a second biller, and to automatically direct payment of the second bill on behalf of a second consumer without causing transmission of a notice of availability of at least a portion of the second billing information to the second consumer~~, wherein payment of the first bill is and second bills are automatically directed by a service provider without receiving a request from the first ~~and second consumers~~ consumer to pay the first ~~respective~~ bill.

Claim 48 (Currently Amended) The system of claim 47 61, wherein:
the first consumer is the same as the second consumer.

Claim 49 (Currently Amended) The system of claim 47 61, wherein:

the first biller the same as the second biller.

Claim 50 (Currently Amended) The system of claim 47 61, wherein[[:]]

~~the processor is further configured to receive, from the communication interface and prior to transmission of the notice to the first consumer, a consumer directive for~~ the first notification directive instructs the service provider to transmit notices of availability of at least a portion of billing information from the first biller, and ~~to receive, from the communication interface, a consumer directive for~~ wherein the second notification directive instructs the service provider to not transmit to the second consumer notices of availability of at least a portion of billing information from the second biller.

Claim 51 (Canceled)

Claim 52 (Previously Presented) The system of claim 47, wherein:

the processor is further configured to receive, from the communications interface, a consumer request to view the first bill responsive to the transmission of the notice, and to cause the communication interface to transmit at least a portion of the first billing information responsive to the received consumer request to view the first bill; and

the automatic direction to pay the first bill by the service provider is made at a time prior to or subsequent to the transmission of the first bill.

Claim 53 (Currently Amended) The system of claim 47 61, wherein:

the processor is further configured to receive, from the communication interface and prior to receipt of the first or second billing information, one or more ~~pre-bill instructions~~ pre-bill payment authorizations for the service provider to pay future bills of at least one of the first biller and the second biller; and

the first bill and the second bill are future bills.

Claim 54 (Currently Amended) The system of claim 53, wherein the ~~pre-bill instruction~~ pre-bill payment authorization includes a directive for the service provider to pay the future bills in an

amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total amount due of a future bill, or d) a total amount due of a future bill not to exceed a maximum amount.

Claim 55 (Currently Amended) The system of claim 53, wherein the ~~pre-bill instruction~~ pre-bill payment authorization identifies a period of time for the service provider to pay future bills of a plurality of one or more billers.

Claim 56 (Currently Amended) The system of claim 53, wherein the ~~pre-bill instruction~~ pre-bill payment authorization identifies a payment frequency for the service provider to pay the future bills.

Claim 57 (Currently Amended) The system of claim 53, wherein:
the ~~pre-bill instruction~~ pre-bill payment authorization excludes a biller account number;
the processor is further configured to determine a biller account number based upon a received ~~pre-bill instruction~~ pre-bill payment authorization excluding a biller account number.

Claim 58 – 59 (Canceled)

Claim 60 (New) The method of Claim 34, further comprising:

receiving by the service provider second billing information representing a second bill from a second biller;

receiving by the service provider a second notification directive from a second consumer and based at least in part on the received second notification directive, not transmitting a notice of availability of at least a portion of the second billing information to the second consumer; and

automatically directing payment of the second bill by the service provider on behalf of the second consumer, wherein payment of the second bill is automatically directed without the service provider receiving a request to pay the second bill.

Claim 61 (New) The system of claim 47, wherein the processor is further configured to receive,

from the communications interface, second billing information representing a second bill from a second biller and a second notification directive from a second consumer, and to automatically direct payment of the second bill on behalf of a second consumer without causing transmission of a notice of availability of at least a portion of the second billing information to the second consumer based at least in part on the second notification directive, wherein payment of the second bill is automatically directed by the service provider without receiving a request from the second consumer to pay the second bill.

Claim 62 (New) A method for electronically paying bills, comprising:

- receiving by a service provider first billing information representing a first bill from a first biller;

- receiving by the service provider a first notification directive from a first consumer and based at least in part on the received first notification directive, not transmitting a notice of availability of at least a portion of the first billing information to the first consumer; and

- automatically directing payment of the first bill by the service provider on behalf of the first consumer, wherein payment of the first bill is automatically directed without the service provider receiving a request to pay the first bill.

Claim 63 (New) The method of claim 62, wherein the first notification directive instructs the service provider to not transmit to the first consumer notices of availability of at least a portion of billing information from the first biller.

Claim 64 (New) The method of claim 62, further comprising:

- receiving, prior to receipt of the first billing information, one or more pre-bill payment authorizations for the service provider to pay future bills of the first biller, wherein the first bill is a future bill.

Claim 65 (New) The method of claim 64, wherein the pre-bill payment authorization includes a directive for the service provider to pay the future bills in an amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total amount due of a future bill, or d) a

total amount due of a future bill not to exceed a maximum amount.

Claim 66 (New) The method of claim 64, wherein the pre-bill payment authorization identifies a period of time for the service provider to pay future bills of one or more billers.

Claim 67 (New) The method of claim 64, wherein the pre-bill payment authorization identifies a payment frequency for the service provider to pay the future bills.

Claim 68 (New) The method of claim 64, wherein the pre-bill payment authorization excludes a biller account number, and further comprising:

determining a biller account number based upon a received pre-bill payment authorization excluding a biller account number.

Claim 69 (New) A system for electronically paying bills, comprising:

a communications interface configured to transmit and receive information via a network;
and

a processor configured to receive, from the communications interface, first billing information representing a first bill from a first biller and a first notification directive from a first consumer, to automatically direct payment of the second bill on behalf of a second consumer without causing transmission of a notice of availability of at least a portion of the second billing information to the second consumer based at least in part on the first notification directive, wherein payment of the first bill is automatically directed by a service provider without receiving a request from the first consumer to pay the first bill.

Claim 70 (New) The system of claim 69, wherein the first notification directive instructs the service provider to not transmit to the first consumer notices of availability of at least a portion of billing information from the first biller.

Claim 71 (New) The system of claim 69, wherein:

the processor is further configured to receive, from the communication interface and prior

to receipt of the first billing information, one or more pre-bill payment authorizations for the service provider to pay future bills of the first biller, wherein the first bill is a future bill.

Claim 72 (New) The system of claim 71, wherein the pre-bill payment authorization includes a directive for the service provider to pay the future bills in an amount equal to one of a) a fixed amount, b) a minimum amount due of a future bill, c) a total amount due of a future bill, or d) a total amount due of a future bill not to exceed a maximum amount.

Claim 73 (New) The system of claim 71, wherein the pre-bill payment authorization identifies a period of time for the service provider to pay future bills of one or more billers.

Claim 74 (New) The system of claim 71, wherein the pre-bill payment authorization identifies a payment frequency for the service provider to pay the future bills.

Claim 75 (New) The system of claim 71, wherein the pre-bill payment authorization excludes a biller account number and the processor is further configured to determine a biller account number based upon a received pre-bill payment authorization excluding a biller account number.